

Information to identify the case:

Debtor 1	<u>James T Smith</u>	Social Security number or ITIN	xxx-xx-1491
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Janice L Smith</u>	Social Security number or ITIN	xxx-xx-9392
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24101-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James T Smith

Janice L Smith

4/12/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James T Smith
Janice L Smith
Debtors

Case No. 16-24101-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 12, 2022

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James T Smith, Janice L Smith, 507 Jackson Street, Monongahela, PA 15063-2125
cr	+ U.S. Bank Trust National Association, as trustee f, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
14316396	+ Aftersool / LVNV Funding, P.O. Box 1022, Wixom, MI 48393-1022
14316397	+ Allegheny General Hosp., 320 E North Avenue, Pittsburgh, PA 15212-4772
14316398	+ Allegheny General Hospital, P.O. Box 644662, Pittsburgh, PA 15264-4662
14316399	+ Assisted Care, P.O. Box 1127, Sherman, TX 75091-1127
14369437	CITIFINANCIAL SERVICING LLC, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14316400	+ Charles Lomago, DMD, 447 West Main Street, Monongahela, PA 15063-2564
14316402	+ Citifinancial Servicing LLC, c/o Peter Wapner, Essq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
14316401	+ Citifinancial Servicing LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14316403	+ Collection Service / Allegheny Clinic, Po Box 1623, Butler, PA 16003-1623
14316404	+ Comcast Cable, P.O. Box 1349, Melville, NY 11747-0421
14316405	+ Credit Protection / Peoples Nat Gas, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14316406	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
15329160	+ Fay Servicing, LLC, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14316408	+ Guillermo Borrero, MD, 575 Coal Valley Road, Clairton, PA 15025-3740
14316409	+ Health Care Solutions, P.O. Box 105760, Atlanta, GA 30348-5760
14316412	+ Klingensmith Health Care, P.O. Box 151, Ford City, PA 16226-0151
14316413	+ McKesson Patient Care Solutions, P.O. Box 645034, Pittsburgh, PA 15264-5034
14316414	+ Monongahela Valley Hosp., 1163 Country Club Road, Monongahela, PA 15063-1095
14329743	+ Northwest Consumer Discount Company, 507 Jackson Street, Monogahela, PA 15063-2125
14316415	+ Northwest Consumer Discount Company, PO Box 33, Monogahala, PA 15063-0033
14316416	+ Oscar Urea, MD., 110 Hidden Valley Road, McMurray, PA 15317-2685
14316417	+ Raymond Amatangelo, Essq., 312 Fallowfield Avenue, Charleroi, PA 15022-1405
14316418	+ Ringgold School District, 400 Main Street, New Eagle, PA 15067-1108
14331861	+ Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14316419	+ Ringgold School District, c/o Megan Iannacone, Esq., P.O. Box 391, Norristown, PA 19404-0391
14316421	+ The Affiliated Group / Walgreens Pharmac, Po Box 7739, Rochester, MN 55903-7739
14316422	+ Thomas Family Dental, 3506 Washington Ave., P.O. Box 128, Finleyville, PA 15332-0128
14942635	U.S. Bank Trust National Association, as trustee f, c/o Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609
14316423	#+ Washington County Tax Claim Bureau, 100 West Beau Street Suite 205, Washington, PA 15301-4483

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

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smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIBAYLN	Apr 13 2022 03:33:00	Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14831123	+ Email/Text: bkteam@selenefinance.com	Apr 12 2022 23:38:00	Atlantica, LLC, c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
14416988	+ EDI: LCIBAYLN	Apr 13 2022 03:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14316407	+ EDI: DCI.COM	Apr 13 2022 03:33:00	Diversified Consultant / Sprint, P O Box 551268, Jacksonville, FL 32255-1268
14361051	EDI: JEFFERSONCAP.COM	Apr 13 2022 03:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14316411	+ EDI: JEFFERSONCAP.COM	Apr 13 2022 03:33:00	Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
14325496	+ EDI: RECOVERYCORP.COM	Apr 13 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14318979	EDI: PENNDEPTREV	Apr 13 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14318979	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14347755	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14330596	EDI: Q3G.COM	Apr 13 2022 03:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14316420	Email/Text: amieg@stcol.com	Apr 12 2022 23:38:00	State Collection Services, P.O. Box 6250, Madison, WI 53716
14942635	Email/Text: ECF@fayservicing.com	Apr 12 2022 23:38:00	U.S. Bank Trust National Association, as trustee f, c/o Fay Servicing, LLC, PO Box 814609., Dallas, TX 75381-4609

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

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cr *+ Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
 14316410 ##+ Instant Diagnostic Systems, P.O. Box 2449, Decatur, AL 35602-2449

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor James T Smith ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Janice L Smith ricelaw1@verizon.net lowdenscott@gmail.com
James R. Wood	on behalf of Creditor Ringgold School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Lisa Cancanon	on behalf of Creditor Bayview Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Janice L Smith niclowlg1@comcast.net
Scott R. Lowden	on behalf of Debtor James T Smith niclowlg1@comcast.net

TOTAL: 10